

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-17673-SLM
Chapter: 11
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Laura Nicoleau-Berman
7103 Doctors Path
Riverhead, NY 11901

Social Security No.:
xxx-xx-8893

Employer's Tax I.D. No.:

NOTICE OF HEARING ON DISCLOSURE STATEMENT

A Disclosure Statement was filed by Laura Nicoleau-Berman
on , pursuant to Fed. R. Bankr. P. 3016.

The Court shall conduct a hearing as to the adequacy of such statement before Honorable Stacey L. Meisel on
:

Date: April 9, 2019

Time: 11:00 AM

Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A, Newark,
NJ 07102

Copies of the Disclosure Statement have been provided to the United States Trustee, the attorney and
Chairman of the Creditors Committee, if any, the Trustee, if any, and the Securities and Exchange Commission. A
copy is also on file with the Clerk of the United States Bankruptcy Court and may be reviewed during regular
business hours.

Objections to the Disclosure Statement shall be in writing and filed with the Clerk of the Bankruptcy Court
and served upon the attorney and the Chairman of the Creditors Committee, if any, no later than 14 days before the
date of the hearing scheduled above.

To request copies of the Disclosure Statement, contact the proponent of the Disclosure Statement at:

Andrea Silverman, PC
150 River Road, Unit H4
Montville, NJ 07045
(973)794-3960

Dated: February 14, 2019

JAN: rah

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Laura Nicoleau-Berman
 Debtor

Case No. 18-17673-SLM
 Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 195

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Feb 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2019.

db Laura Nicoleau-Berman, 7103 Doctors Path, Riverhead, NY 11901
 517916808 +American Express, PO Box 650448, Dallas, TX 75265-0448
 517606157 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 517916809 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 15109, Wilmington, DE 19886-5019)
 517916810 +Barclays Bank, PO Box 13337, Philadelphia, PA 19101-3337
 517916800 Farm Credit East, 240 South Road, Enfield, CT 06082-4451
 517916814 +HSBC, PO Box 4675, Carol Stream, IL 60197-4675
 517460556 +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812
 517916801 +Kondaur Capital Corp, 333 South Anita Drive,, Ste 400, Orange, CA 92868-3314
 517460557 M&T Bank, P.O. Box 62986, Baltimore, MD 21264-2986
 517916805 +Prober & Raphael, A Law Corporation, 20750 Ventura Blvd. Suite 100,
 Woodland Hills, CA 91364-6207
 517580648 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,
 MADISON WI 53708-8973
 517611776 Wilmington Savings Fund Society, FSB, et al, c/o Kondaur Capital Corporation,
 333 South Anita Drive, Suite 400, Orange, CA 92868-3314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: cio.bncmail@irs.gov Feb 14 2019 22:02:00 Dist Dir of IRS,
 Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 14 2019 22:02:03 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 14 2019 22:02:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 asnee +E-mail/Text: jmarshall@jmpartnersllc.com Feb 14 2019 22:02:02 John J Marshall,
 6800 Paragon Place, Suite 202, Richmond, VA 23230-1656
 517916811 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 14 2019 22:15:06 Capital One,
 PO Box 71083, Charlotte, NC 28272-1083
 517916812 +E-mail/PDF: creditonebknofications@resurgent.com Feb 14 2019 22:15:35 Credit One Bank,
 PO Box 60500, City of Industry, CA 91716-0500
 517600523 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 14 2019 22:15:11 Directv, LLC,
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 517483476 E-mail/Text: mrdiscen@discover.com Feb 14 2019 22:01:58 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 517916813 +E-mail/Text: mrdiscen@discover.com Feb 14 2019 22:01:58 Discover Card, PO Box 6103,
 Carol Stream, IL 60197-6103
 517608934 E-mail/Text: camanagement@mtb.com Feb 14 2019 22:02:02 M&T Bank, P.O. Box 840,
 Buffalo, NY 14240-0840
 517589137 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 14 2019 22:02:03 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 517592754 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 14 2019 22:15:29
 Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541
 517607827 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 14 2019 22:16:02 Verizon,
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517916803 Property Taxes
 517460558 Sussex County Sheriff Office
 517916806 Sussex County Sheriff Office
 517916807* Internal Revenue Service, SBSE/Insolvency Unit of the IRS, PO Box 330500-Stop 15,
 Detroit, MI 48232
 517872106* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 517916804* +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812
 517916802* M&T Bank, P.O. Box 62986, Baltimore, MD, 21264-2986
 517879927 ##+Laura Nicoleau-Berman, 7 Warner Road, Newton, NJ 07860-5003

TOTALS: 3, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin
Form ID: 195

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Total Noticed: 26

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2019 at the address(es) listed below:

Andrea Silverman on behalf of Debtor Laura Nicoleau-Berman court@andreasilvermanlaw.com,
r62214@notify.bestcase.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Scott D. Sherman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, not in its individual capacity but solely in its capacity as Owner Trustee of Matawin
Ventures Trust Series 2017-3 c/o Kondaur Capital Cor ssherman@minionsherman.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6